

PROPOSED LOCAL RULES - COMMENTS INVITED

The Committee on Local Rules has completed a review and revision of the Local Bankruptcy Rules. Those proposed revised Rules appear below. The Court solicits comments from the general public and the bar. Pursuant to 28 U.S.C. §2071(b), Fed. R. Civ. P. 83 and Fed. R. Bankr. P. 9029, all comments, suggested revisions and additions to these proposed Local Bankruptcy Rules should be mailed **NO LATER THAN SEPTEMBER 22, 2006** to:

Attention: The Honorable Jo Ann C. Stevenson
Chief Bankruptcy Judge
United States Bankruptcy Court
Western District of Michigan
One Division North
Grand Rapids, MI 49503

LBR 1001
Scope, Citation, and Definitions

(a) *Scope* - These Local Bankruptcy Rules are promulgated pursuant to Fed. R. Bankr. P. 9029 to supplement the Federal Rules of Bankruptcy Procedure.

(b) *Short Title* - These Rules shall be known as the “Local Bankruptcy Rules” and may be cited as “LBR[#].”

(c) *Definitions* - The following words as used in these Local Bankruptcy Rules shall have the meanings indicated below:

(1) “Clerk” means the Clerk of the United States Bankruptcy Court for the Western District of Michigan, or designated Deputy Clerk.

(2) “CM/ECF” means the Case Management/Electronic Case Filing system.

(3) “Court” includes the judicial officer before whom a case or proceeding is pending.

(4) “Code” means the United States Bankruptcy Code, Title 11 of the United States Code.

(5) “ECF Filer” means a person registered to file a paper using the CM/ECF.

(6) “ECF Guidelines” mean the Court’s Administrative Procedures for the Electronic Filing, Signing, Verification and Service of Documents (as may be amended from time to time.)

(7) “Over the counter” means, with respect to the filing of any paper, the delivery of a paper to the Clerk for filing by hand, U.S. Mail, courier, or comparable means, and not by electronic transmission using the CM/ECF.

(8) “Paper” or “Papers” as applied to cases and proceedings assigned to CM/ECF includes documents in electronic format presented for filing, unless the context clearly indicates otherwise.

(9) “Paper Filer” means a person authorized to file a paper “over the counter” without using CM/ECF.

(10) “Practice in the Court” means, in connection with an action or proceeding pending in this Court, to appear in, commence, conduct, prosecute, or defend the action or proceeding; appear in open court; sign a paper; participate in a pretrial conference; represent a client at a deposition; counsel a client in the action or proceeding for compensation; or

otherwise practice in this Court or before an officer of this Court.

(11) “Scanned Image” includes any electronically-generated graphic depiction of any original or duplicate document or other paper stored in electronic format and compatible with CM/ECF, unless the context requires otherwise.

(12) *Code Definitions* - The following terms shall have the meanings prescribed in the Code:

(A) Domestic Support Obligation;

(B) Payment Advices.

(d) *Application of Rules* - These Local Bankruptcy Rules shall apply to all cases and proceedings except to the extent that these Local Bankruptcy Rules may be inconsistent with the Code, the Federal Rules of Bankruptcy Procedure, or any Rule promulgated by the Judicial Conference of the United States.

(e) *Forms* – Whenever the use of a form is required under these Local Bankruptcy Rules, Fed. R. Bankr. P. 9009 shall apply.

LBR 1002
Disclosure of Non-Filing Spouse and Domestic Support Obligations

(a) In Schedule I, an individual debtor shall state the full legal name and address of any non-filing spouse, or state that the debtor has no spouse.

(b) If the debtor is obligated to pay a Domestic Support Obligation, the debtor must, in writing, provide to the case trustee 7 days before the first date set for the first meeting of creditors the following:

(1) the name, address, and telephone number of the Domestic Support Obligation recipient;

(2) the name, address, and telephone number of any Friend of the Court, or similar out-of-state agency, involved in the Domestic Support Obligation matter; and

(3) the case or account number used by the Friend of the Court, or similar out-of-state agency, to identify the Domestic Support Obligation.

LBR 1004
Partnership Petition

(a) When a voluntary petition is filed by a partnership, evidence of the consent of all general partners shall be attached to the petition.

(b) If less than unanimous consent for the filing of a voluntary bankruptcy petition is permitted in writing by the partnership agreement, a declaration to that effect shall be attached to the petition.

LBR 1006
Filing Fee

(a) *Payment of Filing Fees in Installments* - The Clerk may approve an application by an individual to pay filing fees in installments.

(b) *Unpaid Prior Filing Fees* - If a debtor has an unpaid filing fee from a prior bankruptcy case, the filing fee in the current case shall be fully paid within 7 business days of the filing, notwithstanding the filing of any application to pay filing fees in installments made by the debtor. If the filing fee in the current case is not fully paid within 7 business days, the Court may dismiss the case without further hearing.

LBR 1007-1
Pro Se Filers or Paper Filers

(a) Except as provided in subparagraph (b), the filer shall not present copies to the Clerk when filing the original of any document or amendment.

(b) The Clerk shall not provide a time-stamped copy of any petition for relief, schedule, statement of financial affairs, list, pleading, and any amendment thereto that is authorized to be filed on paper unless the filer provides:

(1) a copy of the paper to be time-stamped; and

(2) a self-addressed, legal-sized envelope, bearing adequate postage.

(c) A party filing an amendment to any petition for relief, schedule, statement of financial affairs, list, or other paper shall file a proof of service showing compliance with Fed. R. Bankr. P.1009.

LBR 1007-2
Additional Required Documents

(a) *Corporate Resolution* - When filing a bankruptcy petition, a corporate debtor shall file a copy of a corporate resolution which authorizes such filing.

(b) *Mailing Matrix* -

(1) A debtor who is a Paper Filer shall file with the petition a mailing matrix which must adhere to the matrix guidelines published by the Clerk. (Instructions for the preparation of matrices are appended to these Local Bankruptcy Rules as Exhibit 1).

(2) The ECF Filer shall upload a mailing matrix in accordance with established procedures for submission into CM/ECF.

(c) *Verification of Matrix* - The debtor shall file with the petition, a Verification of Matrix along with a copy of the Matrix. (A Verification Matrix form is appended to these Local Bankruptcy Rules as Exhibit 2).

(d) *Asset Protection Report* -

(1) A chapter 7 debtor shall file an asset protection report with the petition.

(2) Any debtor who moves this Court to convert a case from chapter 11, 12 or 13 to chapter 7 shall file an asset protection report with the motion to convert.

(3) If the conversion is involuntary, the debtor shall file the asset protection report within 5 days of the entry of the order for conversion.

(4) Failure to comply with the terms of this Local Bankruptcy Rule may result in the dismissal of the case, or other appropriate relief as determined by the Court.

(5) Copies of the approved asset protection report form may be obtained from the Clerk or via the Court's website at www.miwb.uscourts.gov. (A copy of the asset protection report is also appended to these Local Bankruptcy Rules as Exhibit 3).

(e) *Notice of Alternatives* -

(1) In accordance with 11 U.S.C. §342(b), the Notice of Alternatives shall be made available by the Clerk on the Court's website at www.miwb.uscourts.gov. The Notice of Alternatives shall indicate each chapter of Title 11 under which an individual may proceed. (A copy of the Notice of Alternatives is appended to these Local Bankruptcy Rules as Exhibit 4).

(2) Every petition filed by an individual or individuals shall be accompanied by a Notice of Alternatives signed by the debtor(s) acknowledging that each has read and understands the notice.

(A) Exceptions to this requirement are:

(i) cases in which the debtor's attorney has completed Exhibit B on the Voluntary Petition (Official Form 1); or

(ii) cases in which the schedules are filed contemporaneously with the petitions, and the schedules clearly show that the debts are not primarily consumer debts.

(f) *Debtor Payment Advices* –

(1) Unless otherwise ordered by the Court, and pursuant to 11 U.S.C. §521(a)(1)(B)(iv), copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days of the date of filing of the petition shall not be filed with the Court, but shall be provided:

(A) to the case trustee no later than 7 days before the first date set for the first meeting of creditors; and

(B) to any creditor who timely requests copies directly from the debtor and debtor's counsel.

(2) A creditor makes a timely request prior to the first meeting of creditors for payment advices if the request:

(A) is made in a separate paper filed with the Court and served on the debtor and any attorney for the debtor by U.S. Mail no later than 10 days before the first date set for the first meeting of creditors;

(B) is captioned "Request for Debtor's Pay Advices" or a substantially similar designation; and

(C) contains:

(i) the name, address and telephone number, facsimile number or email address of the requesting creditor; and

(ii) the name address and telephone number of any attorney representing the creditor.

(3) Transmitting payment advices to the designated facsimile number or email address contained in the request or mailing via U.S. Mail to the mailing address of the

creditor or its attorney constitutes compliance by the debtor with the creditor's request. The debtor shall redact private information from the information provided in accordance with the guidance of the Administrative Office of the United States Courts, including the first 5 digits of any social security numbers, names of minor children, dates of birth and full account numbers.

(g) Debtor's Pre-Petition Tax Information -

(1) Unless otherwise ordered by the Court, and pursuant to 11 U.S.C. §521(e)(2), copies of the debtor's tax returns or transcripts shall not be filed with the Court, but shall be provided:

(A) to the case trustee no later than 7 days before the first date set for the first meeting of creditors; and

(B) to any creditor who timely requests such tax information directly pursuant to this Local Bankruptcy Rule.

(2) A creditor makes a timely request for tax information if the request:

(A) is made in a separate paper filed with the Court and served on the debtor and any attorney for the debtor by U.S. Mail no later than 15 days before the first date set for the first meeting of creditors;

(B) is captioned "Request for Debtor's Tax Return Information" or a substantially similar designation; and

(C) contains:

(i) the name, address, telephone number, facsimile number and email address of the creditor making the request; and

(ii) the name, address, telephone number, facsimile number and email address of any attorney representing the creditor.

(3) Transmitting tax information to the designated facsimile number or email address contained in the request or mailing via U.S. Mail to the mailing address of the creditor or its attorney constitutes compliance by the debtor with the creditor's request. The debtor shall redact private information from the information provided in accordance with guidance of the Administrative Office of the United States Courts, including the first 5 digits of any social security numbers, names of minor children, dates of birth and full account numbers.

(h) Debtor's Post-Petition Tax Information - Pursuant to 11 U.S.C. §521(f) and upon the written request of the trustee or a party in interest, post-petition tax transcripts or returns shall be furnished every year a bankruptcy case remains open pursuant to 11 U.S.C. §521(f). Said request shall:

(1) be made by motion;

(A) captioned “Motion for Order Requiring Debtor to File Tax Return Information with the Court” or a substantially similar caption; and

(B) contain:

(i) a citation of the applicable code section;

(ii) the name, address and telephone number of the creditor filing the motion and of any attorney representing the creditor; and

(i) a prayer for relief.

(2) Upon receipt of the motion, the Court may:

(A) set the matter for hearing with notice to the moving party, any attorney for the moving party, any attorney for the debtor, and the debtor; or

(B) issue an appropriate order.

(i) If the Court orders the debtor to produce copies of tax returns or transcripts pursuant to 11 U.S.C. §521(f), the debtor shall:

(I) furnish the tax information in accordance with the terms or procedures specified by the Court or by the Clerk; and

(II) redact any private information that is protected by the privacy policies promulgated by the Director of the Administrative Office of the United States Courts (such as any social security numbers, names of minor children, and account numbers).

(i) *Proofs of Service* - Debtor shall contemporaneously file with the Court a proof of service which indicates that the required payment advices and tax returns or transcripts were provided.

(j) *Certification of Attorney Attendance at Bankruptcy Educational Seminars* - Attorneys requesting fees pursuant to LBR 2016(a)(4)(F) shall file with the Clerk a current certificate in the form appended hereto as Exhibit 5. The Clerk shall retain these certificates for judicial review.

(k) *Further Discovery* – Nothing in this Local Bankruptcy Rule precludes discovery allowed pursuant to the Code or the Federal Rules of Bankruptcy Procedure.

LBR 1008
Verification of Electronically Filed Petitions, Lists, Schedules, Statements and
Amendments and on Other Documents Signed Under Oath;
Retention and Best Evidence of Original Papers

(a) A signature on an affidavit, stipulation or other paper, including those signed under penalty of perjury or verifying a bankruptcy petition, list, schedule, statement, plan, and any amendment thereto shall be indicated by:

(1) filing a scanned image of the originally signed paper;

(2) filing a scanned image of the signature page of the electronic document; or

(3) affixing “/S/ NAME” to the paper where the handwritten signature or mark would otherwise appear.

(b) The ECF Filer shall retain original signed papers as prescribed in the ECF Guidelines unless the scanned image which is filed with the Court clearly shows the handwritten signature or mark of the person who signed the paper.

(c) Unless the Court orders otherwise, for purposes of Fed. R. Evid. 1004, any scanned image that is filed with the Court and that clearly shows the handwritten signature or mark of the person who signed the paper shall be considered the “best evidence” of the signed paper and signature.

LBR 1009
Amendments to Petitions and Schedules

(a) *Procedure* - Unless otherwise ordered by the Court, the debtor shall sign any amended petition, schedule, list, statement of financial affairs, statement of income and expenses, mailing matrix or summary of assets and liabilities.

(1) If several documents are contemporaneously amended, the debtor may attach to the amended papers a single signed verification relating to all of the amended papers as required by Fed. R. Bankr. P. 1008.

(2) If adding creditors, a supplemental mailing matrix reflecting only those additional creditors shall be filed with the amendment, and uploaded into CM/ECF.

(b) *Service of Amendment* - The debtor shall serve the amendment upon the trustee and all other entities affected by the amendment, and shall promptly file a proof of service. If the amendment adds a creditor or creditors, the debtor shall also promptly serve upon those creditors, a copy of the Notice of Commencement of Case, Notice of Meeting of Creditors and Fixing of Deadlines, and file a proof of service.

LBR 1014
Determination of Place of Holding Court

(a) *Clerk to Determine Location for Hearings* - Unless otherwise ordered by the Court, the Clerk shall schedule all hearings, trials and other matters in designated locations determined by the county of residence or principal place of business listed on the debtor's petition.

(1) For the following counties the designated location for holding court is Grand Rapids:

| | | | | |
|----------|---------|--------|---------|----------|
| Barry | Ionia | Kent | Mecosta | Montcalm |
| Muskegon | Newaygo | Oceana | Ottawa | |

(2) For the following counties the designated location for holding court is Kalamazoo:

| | | | | |
|-----------|---------|---------|------------|-----------|
| Allegan | Berrien | Branch | St. Joseph | Van Buren |
| Hillsdale | Cass | Calhoun | Kalamazoo | |

(3) For the following counties the designated location for holding court is Lansing:

| | | |
|---------|-------|--------|
| Clinton | Eaton | Ingham |
|---------|-------|--------|

(4) For the following counties the designated location for holding court is Traverse City:

| | | | |
|----------|----------|------------|----------------|
| Antrim | Benzie | Charlevoix | Emmet |
| Lake | Kalkaska | Leelanau | Grand Traverse |
| Manistee | Mason | Missaukee | Osceola |
| Wexford | | | |

(5) For the following counties the designated location for holding court is Marquette:

All of the counties in the Upper Peninsula of Michigan.

(b) *Motion to Change Location for Hearings* - The debtor, any creditor, or any other party in interest may seek a transfer of the designated location for holding court in any bankruptcy case or adversary proceeding which may be warranted in the interest of justice or the convenience of the parties by filing a motion which shall be noticed to all interested parties pursuant to LBR 9013.

(c) *Exception in Pro Bono Cases* - Notwithstanding subparagraph (b) of this Local Bankruptcy Rule, an attorney who is affiliated with a pro bono program and who has agreed as part of the program to represent an indigent client before this Court without charge to the client, may submit a motion and ex parte order transferring the case to the location for holding court which is

located nearest the principal office of the attorney.

(1) The Court may then issue an order transferring the location for holding court without prior hearing.

(2) All such orders shall be noticed by the Clerk to all parties in interest together with a notice of the action and an opportunity to object.

(3) If an objection is filed, the hearing shall be scheduled at the designated location where the case would normally be assigned absent a request for redesignation.

(4) The standard for transfer of location shall be what is in the interest of justice or convenience of all parties, including the ability of the indigent party to retain representation if such transfer is denied.

LBR 2002
Noticing

(a) *General Rule* - Except as noted in subparagraphs (b) and (c) below, all papers shall be served by the parties who prepared them, or if prepared by the Court, they will be served by the party for whom they are prepared.

(b) *Exceptions* -

(1) The Clerk shall serve:

(A) §341 meeting notices in Chapter 7, 9, 11 and 13 cases;

(i) Chapter 12 trustees shall serve §341 meeting notices for those cases to which they are assigned, unless they elect in writing to allow the Clerk to serve the notices;

(B) notices of possible dividends and discharges;

(C) notices or orders which are required to be served on all creditors by the United States Trustee, including notices of final accounting and orders of distribution; and

(D) notices of sale sent to the Buyers' List maintained by the Clerk.

(c) *Emergencies or Indigence* - A Judge, the Clerk or designated representative may permit any notice, order or other document to be served by the Clerk when:

(1) the hearing or order is on an expedited basis and the Clerk can serve the parties more quickly than the otherwise designated party; or

(2) the party having the burden of service is indigent and has no funds to serve the required document.

(d) *Chapter 12 Noticing Fees* - Chapter 12 trustees are authorized to charge against Chapter 12 estates a fee per notice in an amount determined by general order of the Court, as an administrative expense. The monies so collected shall not be calculated as part of the combined percentage fee which is permitted by 11 U.S.C. §330 as limited by the United States Trustee.

LBR 2004
Examination of a Party in Interest

(a) Any entity who is seeking to examine a party in interest pursuant to Fed. R. Bankr. P. 2004 shall contact the party's attorney (or the party directly if not represented by counsel) for the purpose of arranging a mutually convenient date, time, and place before filing an application pursuant to that rule.

(b) The application shall affirmatively state that the proposed date, time, and place for examination have been agreed upon by all concerned.

(c) If the applicant is unable to confirm these matters with the party's attorney after making all reasonable efforts, an application for examination may be filed, indicating specifically the efforts that were made as well as the proposed date, time, and place of the examination.

LBR 2014
Appointment of Professional Persons

(a) *Scope* - This Local Bankruptcy Rule shall govern all applications for employment of professional persons made pursuant to 11 U.S.C. §§327, 1103 and 1114.

(1) *Filing of Applications* - An application for employment of professionals pursuant to Fed. R. Bankr. P. 2014 and proposed order shall be filed with the Clerk and served electronically upon the United States Trustee.

(2) *Objections* - Within 25 days from the date of entry of an application, the United States Trustee may file with the Clerk an objection to an application. The United States Trustee shall serve the objection upon the applicant and any party of interest.

(3) *Statement of No Objection* - Within 25 days from the date of entry of an application, the United States Trustee, in its sole discretion, may file with the Clerk, a statement of no objection. The United States Trustee shall serve the statement of no objection on the applicant.

(4) *Hearings on Applications* - No hearing shall be set on any application falling within the scope of subparagraph (a) unless:

(A) a timely objection is received from the United States Trustee; or

(B) the Court orders otherwise.

(5) *Notice of Hearing* - If a hearing is required, the Clerk shall serve notice upon the United States Trustee, the applicant and to any others the Court may direct.

(6) *Submission of Order after Hearing* - At the conclusion of the hearing on the application, a proposed order shall be submitted in the time and manner directed by the Court.

(7) *Submission of Order Without a Hearing* - If no objection is filed or hearing held, no less than 30 days after the entry of the application, the applicant shall file a certificate stating that no timely response or request for hearing has been filed. If the United States Trustee files a statement of no objection, no further affidavit shall be required to be filed by the applicant.

(b) *Emergency Approval of Applications Pursuant to Fed. R. Bankr. P. 2014* - If the applicant requires emergency approval of the application for employment, it shall immediately deliver the application and proposed order to the United States Trustee. If the United States Trustee has no objection to the application, it may certify on the applicant's proposed order that it has no objection to the application. Unless otherwise ordered by the Court, the applicant may then file the

application and the proposed order shall be approved by the Court.

LBR 2016
Fee Applications Filed Pursuant to
Federal Rules of Bankruptcy Procedure 2016

(a) *Scope* - Except as noted in subparagraphs (b) and (c), the provisions of this Local Bankruptcy Rule shall govern all applications for compensation or reimbursement filed pursuant to Fed. R. Bankr. P. 2016.

(b) *Filing and Service of Fee Applications for More than \$1000 and Notice* - All applications for compensation or reimbursement in excess of \$1000 shall be filed with the Clerk. Each application shall be accompanied by a Notice to Creditors and Other Parties in Interest, supporting documents, and a proposed order, and served upon all interested parties, including the United States Trustee, the trustee, creditors, equity security holders committees, and their attorneys. (A copy of the Notice to Creditors and Other Parties in Interest is appended to these Local Bankruptcy Rules as Exhibit 6.) A proof of service shall be filed with the Clerk.

(1) *Objections* - All interested parties, including the United States Trustee shall file with the Clerk a written statement of any objection to the application, within 20 days from the date of service of the notice. A copy of the objection shall be served upon the applicant, the United States Trustee and all interested parties.

(2) *Hearings on Applications* - No hearing shall be set on any application falling within the scope of subparagraph (b)(1) unless:

(A) a timely objection is received from an interested party or the United States Trustee; or

(B) the Court orders otherwise.

(3) *Notice of Hearing* - If a hearing is required, the Clerk shall serve notice upon the United States Trustee, all interested parties and any others the Court may direct.

(4) *Submission of Order after Hearing* - At the conclusion of the hearing on the application, a proposed order shall be submitted in the time and manner directed by the Court.

(5) *Submission of Order Without a Hearing* - If no objection is filed or hearing held, no less than 25 days after the date of service of the notice, the applicant shall file a certificate stating that no timely response or request for hearing has been filed.

(c) *Filing of Fee Applications for \$1000 or Less and Notice* - All applications for compensation or reimbursement of \$1000 or less shall be filed with the Clerk. Each application shall be accompanied by a proof of service stating that the application, supporting documents and proposed order were served upon the United States Trustee, the trustee and the debtor. If no

stipulation is presented pursuant to subparagraph (c)(1), service of the application shall be made by the moving party on those parties who would be required to sign the stipulation.

(1) *Approval by Stipulation* - Order for payment of fees of \$1000 or less may be approved by the Court upon filing a stipulated agreement stating that no signatory to the agreement intends to pursue any objection to the application. This agreement shall be signed by the applicant and in the case of a:

(A) Chapter 7 - the trustee and the United States Trustee;

(B) Chapter 11 - the debtor-in-possession, trustee, the United States Trustee, and counsel for the committees of record;

(C) Chapter 12 - the debtor and the trustee;

(D) Chapter 13 - the debtor and the trustee.

(2) If the applicant does not file a stipulation pursuant to subparagraph (c)(1), the procedures set forth in subparagraph (b) shall apply.

(d) *Final Fees in Chapter 7 Case* - No notice to creditors or proposed order for payment of fees and expenses shall be filed or served with the application for fees and expenses, if the fees and expenses are included by a trustee as part of the final account to creditors in a Chapter 7 asset case.

(e) *Filing of Fee Applications in Cases Pursuant to Chapter 12 and 13* - No less than 20 days after the filing of a Chapter 12 or 13 petition, a professional person entitled to compensation shall file a copy of the executed general fee agreement with the Clerk, and serve the trustee as agent for the United States Trustee.

(1) No Chapter 12 or 13 plan containing a provision for payment of professional fees shall be confirmed unless all relevant fee agreements have been timely filed.

(2) Objection to the general fee agreement shall be heard at the confirmation hearing.

(3) The executed fee agreement shall plainly indicate the basic fee to be paid for general services.

(4) The agreement shall also specifically define any matters which will require compensation beyond the basic fee and the method by which this additional compensation shall be computed.

(5) Amendments to the plan which change any provision of the general fee agreement shall be set for hearing upon 25 days notice to the debtor, trustee, and the United States Trustee.

(6) Fee applications for compensation in cases pursuant to Chapter 13 shall conform

with the applicable provisions of the general fee agreement.

(A) Any applications for additional fees filed subsequent to the general fee agreement, shall be accompanied by a plan amendment and notice of amendment explaining how the additional fee will:

- (i) be paid through the plan;
- (ii) affect the distribution to creditors;
- (iii) affect the duration of the plan; and
- (iv) otherwise adversely affect the parties in interest.

(B) *“No Look” Attorney Fee Amount* - The current Chapter 13 attorney “no look” fee shall be designated by this Court’s Memorandum effective January 1, 2006 Regarding Allowance of Compensation and Reimbursement of Expenses for Court-Appointed Professionals as may be amended from time to time. (A copy of this Court’s Memorandum Regarding Allowance of Compensation and Reimbursement of Expenses for Court-Appointed Professionals is appended to these Local Bankruptcy Rules as Exhibit 7.) Attorneys requesting fees pursuant to item 16 of the Court’s Memorandum referenced herein shall file a certificate in the form appended hereto as Exhibit 5. See LBR 1007-2(j).

(C) *Fee Applications Beyond the “No Look” Fee* - No additional fees beyond the “no look” fee shall be approved by the Court unless the applicant submits an itemized statement or other documentation which comports with the method for computing additional compensation as set forth in the general fee agreement. Such application shall be treated in accordance with subparagraph (1) of this Local Bankruptcy Rule.

LBR 3002
Chapter 12 and 13 Claims

(a) To file a chapter 12 or 13 claim, two claim forms must be filed with the Clerk as follows:

(1) One original, signed claim form which includes all necessary attachments in support of the claim as required by FED. R. BANKR. P. 3001(c) and (d); and

(2) One copy of the original claim form which includes a complete set of attachments as required in subsection (a)(1) above to be forwarded by the Clerk to the trustee.

(b) Upon receipt of the two proof of claim forms, the Clerk will deliver one copy to the trustee.

(c) Claims are deemed filed on the date and time received by the Clerk unless the Court, under FED. R. BANKR. P. 5005(c), orders that a claim erroneously delivered to another party shall be deemed filed with the Clerk on that date.

LBR 3013
Classification of Claim and Interests in Plan

If a Chapter 11 plan classifies secured claims and/or priority unsecured claims or equity interests, it shall identify by name, the person or entities holding claims or interests within each class and the amount of each claim or equity interest within each class.

LBR 3015
Chapter 12 and 13 Plans

(a) *Service of §341 Meeting Notices and Plans* - A §341 meeting notice and a copy of the debtor's plan shall be served upon all creditors and parties in interest listed on the mailing matrix by the trustee, or the Clerk. The debtor shall serve the debtor's plan upon all creditors and other parties in interest and file a proof of service if:

- (1) the debtor failed to file a mailing matrix with the petition;
- (2) the debtor failed to file a plan with the petition, and the trustee or Clerk has previously noticed the case to creditors; or
- (3) subsequent to the date of filing, the debtor added parties to the mailing matrix; the debtor shall serve the §341 meeting notice upon those interested parties.

(b) *Dismissal When Debtor Fails to File Schedules, Statement or a Plan* - Unless a case has been converted to Chapter 13 from another chapter of the Bankruptcy Code, when a debtor files a Chapter 13 petition but does not also file the schedules and statements as required by Fed. R. Bankr. P. 1007(b), or a plan as required by Fed. R. Bankr. P. 3015(b), the Court shall send the debtor and debtor's attorney a notice stating the case shall be dismissed without further hearing unless:

- (1) the debtor files the required documents within 15 days of the filing of the petition;
or
- (2) the debtor brings a proper motion for extension of time to file the required documents within 15 days of filing the petition.

(c) *Payroll Orders in Chapter 13 Cases* - A payroll order shall be entered in every Chapter 13 case unless:

- (1) impracticable;
- (2) the debtor does not derive any income from wages; or
- (3) the debtor, for good cause, files a motion to reconsider the entry of a payroll order and the Court determines sufficient cause is present.

(d) *Plan Language* - The debtor shall include the following language in the plan:

“The debtor will submit all disposable income directly to the control and supervision of the trustee. If the debtor becomes 30 days delinquent in making payments under the plan, the trustee may submit a payroll order to the Clerk with an appropriate affidavit

(copied to the debtor and debtor's counsel) and the Court may enter the payroll order without further hearing. The debtor will notify the trustee immediately of any changes of employment until the plan is completed."

(e) *Pre-Confirmation Amendments to Plans* - The debtor shall file all pre-confirmation amendments in chronological order of filing entitled with the prefix "First Amended; Second Amended...", etc. The debtor shall serve the amendment together with a notice of the hearing date for confirmation upon the trustee and any creditors or parties in interest who may be adversely affected. The debtor shall file a proof of service with the Clerk.

(f) *Post-Confirmation Modifications or Amendments to Plans Filed by Debtor* - All modifications or amendments to confirmed plans shall be noticed by the debtor on a "notice and opportunity" basis pursuant to LBR 9013. The debtor shall serve the trustee and all creditors and parties in interest who may be adversely affected by the modification or amendment with a copy of the modification or amendment and the notice and opportunity. Proofs of service shall be filed with the Clerk.

(g) *Emergency Refunds to Debtors* - In the sole discretion of the Chapter 13 trustee, upon the showing of proper cause, and without Court authority, Chapter 13 estate monies may be refunded to debtors. All such refunds shall be repaid to the Chapter 13 estate before completion of the plan.

LBR 3016
Pre-Confirmation Lease and Adequate Protection
Payments Pursuant to 11 U.S.C. §1326(a)(1)

In Chapter 13 cases filed on or after October 17, 2005, unless otherwise ordered by the Court, when a debtor files a Chapter 13 plan providing that a lease or adequate protection payment be paid by the trustee to a creditor listed in the plan,

(a) The plan shall:

(1) list the creditor name, address, account number and payment amount for each lessor and secured creditor receiving a payment;

(2) provide that only that portion of the obligation which becomes due after the order for relief is paid through the trustee to a creditor with an allowed claim secured by personal property.

(b) The trustee shall:

(1) disburse all adequate protection payments in equal monthly amounts provided in the Chapter 13 plan;

(2) disburse all lease payments in the amount of the actual contract lease payment as set forth in the Chapter 13 plan;

(3) not disburse any adequate protection payments to a secured creditor pursuant to 11 U.S.C. §1326(a)(1)(C) until a proof of claim is filed;

(4) disburse all lease and adequate protection payments in the ordinary course of the trustee's business from funds in the case as they become available;

(5) charge such percentage fee as may periodically be fixed by the Attorney General pursuant to 28 U.S.C. §586(e) and collect such fee at the time of the distribution to the creditor;

(6) upon dismissal or conversion to another chapter of a case prior to the confirmation of a Chapter 13 plan, make the pre-confirmation lease and adequate protection payments, or a portion thereof, from any funds available for that purpose received on or before the date of the entry of the order of dismissal or conversion, to creditors that have filed proofs of claim prior to the date of the dismissal or conversion;

(7) continue to make payments in the monthly amount provided in the plan to a creditor who files an objection to the lease or adequate protection treatment in the plan, unless the Court orders otherwise;

(8) reduce the principal amount of the adequate protection recipient's claim by the amount of the adequate protection payments remitted; and

(9) reduce the balance due on the lease by the amount of the lease payments remitted to the creditor.

LBR 3018
Ballots

All original ballots accepting or rejecting a Chapter 11 plan shall be filed with the Clerk.

[We recommend deleting this entire rule]

LBR 3020
Post Confirmation Reporting Requirements

(a) Any proponent of a plan who has obtained confirmation of a Chapter 11 plan, or a trustee appointed under the plan, must file semi-annual reports with the Clerk until a final decree has been entered and the case is closed.

(b) The reports shall be filed on January 1 and July 1 of each year the case remains open. If the plan was confirmed within 90 days prior to the first date a report would become due, the report shall be filed on the next date.

(c) The plan proponent or trustee shall prepare any additional reports requested by the United States Trustee.

(d) An original signed report conforming with Exhibit 10 to these Rules as well as original signed copies of any additional reports requested by the United States Trustee shall be filed with the Clerk, and copies served on the United States Trustee.

LBR 3022
Final Decree and Closing

(a) Unless the Court orders otherwise, Chapter 11 debtors shall file an application for entry of a final decree upon substantial consummation of the plan.

(b) Upon entry of the final decree, and when all contested matters and adversary proceedings are completed, the Clerk shall close the case.

LBR 4001-1
Procedure for Motions for Relief
from the Automatic Stay

(a) *Scope and Purpose of this Local Bankruptcy Rule* - This Local Bankruptcy Rule governs all motions made pursuant to Fed. R. Bankr. P 4001(a) for relief from the automatic stay provided for in 11 U.S.C. §362(a).

(b) *Filing, Notice and Service* - All motions for relief from the automatic stay shall be filed with the Clerk as directed in LBR 5001.

(1) Relief from the automatic stay may be requested by using the procedure described in LBR 9013(c), subject to the requirements of subparagraph (b)(2) below. Use of this procedure will be deemed to constitute a waiver by the movant of the time limitations stated in 11 U.S.C. §362(e).

(A) If a hearing is requested or a response is filed by a party to these proceedings, only the final hearing will be scheduled under LBR 9013(c)(3).

(B) The request and/or response shall set forth with specificity the grounds for objection and/or the reasons a hearing is being requested. The automatic stay shall continue in effect until such hearing is held and an order lifting stay is entered.

(C) Nothing in this subparagraph shall prohibit a party from seeking relief from stay pursuant to 11 U.S.C. §362(e) without using the procedure described in LBR 9013(c).

(2) Any party filing a motion for relief from the automatic stay under 11 U.S.C. §362(e) of the Code pursuant to subparagraph (b)(1) above shall attach to its motion documentary proof that any lien has been perfected in accordance with applicable law.

(3) If the movant does not use the procedure outlined in LBR 9013(c), or if the Court determines, in its discretion, that the relief from stay motion should proceed by preliminary and final hearing, the Clerk shall schedule the preliminary hearing on the motion within 30 days from the filing of the motion, and a final hearing within an additional 30 days.

(A) Whenever such scheduling would violate the time limits of the Code, Federal Rules of Bankruptcy Procedure, or these Local Bankruptcy Rules, the Clerk shall make such alternative provisions as are required to comply with 11 U.S.C. §362(e).

(B) The Clerk shall transmit a copy of the notice of hearing to the movant who shall serve the motion and the notice in compliance with Fed. R. Bankr. P. 4001. The movant shall file a proof of service of the motion and the notice before the

preliminary hearing, and in any event, before any relief may be granted on the motion.

(c) *Preliminary and Final Hearings* - At the preliminary hearing the Court shall determine: (1) whether material, disputed issues of fact exist, and; (2) whether there is a reasonable likelihood that the party opposing the relief will prevail. These issues will be decided solely upon the arguments of counsel and may be limited to 1 hour or less, unless the Court, on its own or upon prior request of counsel permits another procedure. The parties may further request that a preliminary hearing be treated as a final hearing. If the Court finds the existence of material, disputed facts and a likelihood that the party opposing relief will prevail, the hearing may be adjourned to a final hearing. At the preliminary hearing the Court may decide questions of law, may define factual or legal issues to be decided at the final hearing, and may issue an appropriate scheduling order. If the preliminary hearing is adjourned to the final hearing, the stay shall remain in effect until the Court orders otherwise. The Court may take necessary action to adequately protect the moving party's interests in the interim. Testimony at the final hearing will be limited to 1 hour unless a party requests and obtains a time and date for a longer hearing prior to, at, or as soon as practicable after the preliminary hearing.

(d) *Settlements* - Nothing in this Local Bankruptcy Rule shall prohibit the parties from concluding a stipulated settlement of the motion in accordance with LBR 7090 or 4001-3.

(e) *Extension of Stay* - The procedures described in subparagraph (b) above may be utilized by parties in interest who request an extension of the stay and who are governed by 11 U.S.C. §362(c)(3)(B), provided that the motion to extend the stay is filed within 5 days of the filing of the petition.

LBR 4001-2
Motions for Use of Cash Collateral
or to Obtain Credit

(a) A motion for use of cash collateral under 11 U.S.C. §363(c) or a motion to obtain credit under 11 U.S.C §364(c) or (d), shall explicitly state the adequate protection offered the creditor and aver the moving party's position as to the value of each of the secured interests to be protected. Appraisals and projections, to the extent pertinent and available, shall be summarized in the motion.

(b) If a debtor files a motion for the entry of an order approving an agreement for the use of cash collateral or to obtain credit on an expedited basis, the Court may enter the order without a hearing if:

(1) the order is approved by;

(A) all creditors who have an interest in the cash collateral to be used,

(B) any entity extending the requested credit,

(C) the chairperson or attorney for each official committee (if any), and

(D) the United States Trustee;

(2) the order provides for the debtor to use cash collateral or to obtain credit in a maximum specified dollar amount necessary to avoid immediate and irreparable harm only until the earlier of:

(A) a final hearing, or

(B) the order becomes a final order;

(3) the order provides for a final hearing, the date and time for which shall be scheduled by the Court when the order is entered;

(4) the order provides that the debtor shall serve a copy of the motion with its attachments and the order upon all parties who are required to be served under Fed. R. Bankr. P. 4001(d);

(5) the order provides that:

(A) objections to the order shall be filed within 15 days from the service of the order, except that an unsecured creditors' committee may file an objection within 15 days of its formation,

(B) upon the filing of an objection, a final hearing shall be held, and

(C) if no objections are timely filed, an order may become final; and

(6) the motion is accompanied by an affidavit or a declaration of the debtor or a principal of the debtor stating the facts upon which the debtor relies in seeking the entry of the order on an expedited basis, and the amount of money needed to avoid immediate and irreparable harm.

(c) On timely motion, the Court may enlarge or reduce the time within which an objection shall be filed. In its discretion, the Court may schedule a hearing on the debtor's motion at any time, with such notice as it deems appropriate.

LBR 4001-3
Service of a Motion Pursuant to
Fed. R. Bank. P. 4001(d) for Approval of Agreed Relief

(a) *Pleadings Subject to this Local Bankruptcy Rule* - A motion for approval of an agreement (1) to provide adequate protection, (2) for the modification or termination of the stay provided for in 11 U.S.C. §362, (3) for the use of cash collateral, or (4) for approval of an agreement between the debtor and an entity that has a lien or interest in property of the estate pursuant to which the entity consents to the creation of a lien senior or equal to the entity's lien or interest in such property, shall be accompanied by a copy of the agreement.

(b) A proof of service must be filed with the Clerk along with the motion in order to commence the objection period.

(c) The notice shall indicate that objections must be filed and served within 15 days of the mailing of the notice, unless the Court orders otherwise.

(d) Service of the motion and agreement shall be made by the moving party upon the following parties:

(1) *Chapter 7 Case* - Service shall be made upon the following:

(A) the parties to the agreement;

(B) the Chapter 7 trustee; and

(C) any entity which claims an interest in the subject property.

(2) *Chapter 11 Case* - Service shall be made according to Fed. R. Bankr. P. 4001(d)(1).

(3) *Chapter 12 Case* - Service shall be made upon the following:

(A) the parties to the agreement;

(B) the Chapter 12 trustee;

(C) the secured creditors listed on Schedule D; and

(D) any entity which claims an interest in the subject property.

(4) *Chapter 13 Case* - Service shall be made upon the following:

(A) the parties to the agreement;

(B) the Chapter 13 trustee;

(C) the secured creditors listed on Schedule D; and

(D) any entity which claims an interest in the subject property.

LBR 4001-4
Rent Deposits

(a) The debtor shall be deemed to have complied with 11 U.S.C. §362(l)(1) by:

(1) making the required certification by completing the 3 check boxes, and disclosing the lessor's name and address, where indicated in the voluntary petition under the section entitled "Statement by a Debtor who Resides as a Tenant of Residential Property;"

(2) serving a copy of the petition upon the lessor; and

(3) delivering to the Clerk, together with the petition (or within 1 business day of electronically filing the petition):

(A) cash, money order, or a cashier's or certified check made payable to the lessor, in the amount of any rent that would become due during the 30-day period after the filing of the petition; and

(B) a copy of the pre-petition judgment of possession.

(b) No sooner than 10 days and no later than 30 days after the debtor deposits the rent as provided in subparagraph (1), the Clerk shall mail the check or money order to the lessor at the address specified in the petition or such other address as the lessor directs in writing. If the debtor tendered cash to the Clerk, the Clerk shall deposit the cash into the Court's account and issue a check to the lessor in the amount of the cash tendered by the debtor.

(c) The Clerk shall send a notice of the filing to the lessor (the "Clerk's Notice to Lessor") advising the lessor that the lessor may file an objection stating with particularity how the debtor has failed to comply with the requirements of 11 U.S.C. §362(l) and this Local Bankruptcy Rule, if the debtor:

(1) complies with subparagraph (a), and

(2) has, within 30 days after the filing of the petition:

(A) filed with the Court the further certification contemplated in 11 U.S.C. §362(l)(2);

(B) served the certification upon the lessor, and

(C) filed a proof of service.

(d) Within 10 days after the date of service of the Clerk's Notice to Lessor, the lessor may file an objection under 11 U.S.C. §362(l)(3)(A) stating with particularity how the debtor has failed to comply with the requirements of 11 U.S.C. §362(l) and this Local Bankruptcy Rule. If the lessor

fails to timely file an objection, the automatic stay shall remain in effect, notwithstanding 11 U.S.C. §362(b)(22); the lessor shall be deemed to have consented to receive the check and the Clerk shall forthwith mail the check to the lessor at the address set forth in the debtor's certification.

(e) If the lessor files a timely objection and serves such objection upon the trustee, the United States Trustee, and the debtor (and debtor's counsel, if applicable), the Court shall schedule a hearing to take place within 10 days of the filing and service of the objection.

LBR 4004-1
Delayed Discharge

(a) A debtor may request that the Court defer the entry of an order granting a discharge for 30 days after entry of the order approving the debtor's motion or until a date certain, by filing a written motion using the official local court form. (A copy of the Debtor's Motion to Defer Entry of Discharge is appended hereto as Exhibit 8.)

(b) The Clerk may grant or deny the motion on behalf of the Court by endorsing the motion where indicated on the local court form and serving a copy upon appropriate parties.

(c) Any party in interest objecting to the Clerk's action may move for judicial review within 20 days after entry of the Clerk's action on the docket.

LBR 5001
Place of Filing

(a) *Parties Required to File Electronically (ECF Filer)* - All attorneys who practice in this Court are required to be registered users of CM/ECF. Subject to the provisions of Fed. R. Bankr. P. 5001, 5005, and the ECF Guidelines, all papers shall be filed electronically using CM/ECF at <https://ecf.miwb.uscourts.gov>.

(b) *Parties Not Required to File Electronically (Paper Filer)* - Those parties not required to file documents electronically pursuant to LBR 5005-1 may file papers at the following locations in the Western District of Michigan:

(1) *Western District of Michigan - Lower Peninsula* - The petition and any subsequent papers to be filed relating to a bankruptcy case with venue in counties located in the Lower Peninsula shall be filed with the Clerk of the Bankruptcy Court, One Division Avenue North, Grand Rapids, Michigan 49503.

(2) *Western District of Michigan - Upper Peninsula* - The petition and any subsequent papers to be filed relating to a bankruptcy case with venue in counties located in the Upper Peninsula shall be filed with the Clerk of the Bankruptcy Court, U.S. Post Office, 202 West Washington Street, Marquette, Michigan 49855 (Postal Address: P. O. Box 909, Marquette, Michigan 49855-0909).

LBR 5003
Clerk - General/Authority

(a) *Orders and Notices* - The Clerk is authorized to sign and enter the following orders and notices without further direction by the Court:

- (1) orders allowing installment payments of filing fees;
- (2) interim disbursement orders—provided that such orders are previously approved by the United States Trustee and are for a sum of \$1,000 or less;
- (3) notice and orders of abandonment;
- (4) orders to employer to pay trustee;
- (5) orders reducing claims when requested by a creditor to reduce, disallow or withdraw that creditor's claim and orders transferring claims;
- (6) writs of garnishment, executions and orders to pay;
- (7) orders striking pleadings, motions or other documents intended for filing which are defective because they fail to meet requirements imposed by the Code, the Federal Rules of Bankruptcy Procedure, or these Local Bankruptcy Rules;
- (8) orders dismissing bankruptcy proceedings and adversary complaints due to CM/ECF error;
- (9) orders granting motions to delay entry of discharge;
- (10) orders which address instances where pleadings are filed conventionally; and
- (11) orders for correction of administrative errors, including but not limited to reopening of incorrectly closed cases, and setting aside incorrectly entered discharges.

(b) *Clerk's Actions Reviewable* - The actions of the Clerk under this Local Bankruptcy Rule may be reviewed, suspended, altered or rescinded by the Court upon motion for good cause.

(c) The Clerk shall assign new cases to a judge consistent with a formula approved by the sitting judges of the Court.

- (1) In those instances when a debtor (or joint debtors) has filed a bankruptcy case which has been assigned to a particular judge and the debtor (or joint debtors) subsequently files another bankruptcy, the Clerk shall immediately reassign the subsequent case to the bankruptcy judge who was assigned to preside over the prior bankruptcy case, except:

(A) in an instance when the prior judge was assigned to a particular location for holding court but is no longer responsible for that location; or

(B) when the current judge who is handling a subsequently filed case advises the Clerk that the current judge desires to continue to preside over the subsequent case.

LBR 5005-1
Filing of Papers

(a) *Filing by Electronic Transmission* - Unless otherwise provided in this Local Bankruptcy Rule or by order of the Court, all papers filed in all cases and proceedings, shall be filed electronically according to the ECF Guidelines. Other papers filed over the counter (via paper), may be rejected by the Court pursuant to guidelines referenced in LBR 5005-2 and ECF Guidelines available via the Court's website at www.miwb.uscourts.gov.

(1) The following entities are excused from filing by electronic transmission and may file papers over the counter:

(A) debtors and parties who are not represented by counsel;

(B) filers experiencing internet failure provided they submit a "Motion for Leave to File Over the Counter;"

(C) filers relying on Section III of the ECF Guidelines; and

(D) filers of papers accompanied by a "Motion for Leave to File Over the Counter" clearly stating why electronic filing is not feasible.

(b) *Facsimile Filing* - Any party may, upon a showing of good cause, and with prior judicial approval, file any paper other than a bankruptcy petition, by facsimile.

LBR 5005-2
Defective Pleadings and Papers

(a) The Clerk shall time-stamp every paper presented for filing over the counter as soon as practicable.

(b) The Clerk shall reject, without filing, papers:

(1) not accompanied by the fee required to be paid at the time of filing pursuant to 28 U.S.C. §1930. For the purposes of this subparagraph, a fee will not be considered tendered for payment unless it is in cash, a properly executed certified check or money order, an attorney's credit or debit card, or at the discretion of the Clerk, a check drawn on an attorney's account; or

(2) which are intended to be filed in a case that either does not exist in this Court or has been closed, unless the paper is a reaffirmation agreement, a document or pleading relating to post-judgment remedies or a motion to reopen a closed case or is ancillary thereto.

(c) The Clerk may reject, without filing, pleadings or papers which are not verified by original signature as required by Fed R. Bankr. P. 1008 and LBR 1008.

(d) The Clerk may strike, after filing, any pleadings or papers which are defective in any of the following respects:

(1) They are not signed or verified as required by Fed. R. Bankr. P. 9011;

(2) They fail to conform to an official or local form and are required to do so, or they omit material information;

(3) They are filed in a format which does not adhere to the requirements of the noticing center under contract with the Administrative Office or this Court; or

(4) They substantially and materially vary from the requirements of the Code, the Federal Rules of Bankruptcy Procedure, the official and local bankruptcy forms, or these Local Bankruptcy Rules. The Clerk shall send notice that a paper has been stricken to the filing party as soon as practicable. A stricken pleading or paper which is amended to correct the defect and filed within 15 days shall be considered filed as of the date the pleading or paper was originally filed with the Court.

(e) Any entity affected by the notice of rejection or order striking a paper may file a motion for judicial review of such action within 15 days of the date of service of the notice of the rejection or order striking. If the Court determines that the action of the Clerk was improper, the Court may order that the paper be deemed properly filed and determine the effective time and date of filing.

(1) The moving party shall:

(A) serve the motion for judicial review upon all affected parties;

(B) file a proof of service.

(f) If the Clerk determines that a paper is defective, but does not warrant rejection or striking, the Clerk may issue and serve a notice of defective filing which advises the filer of the corrective action needed to be taken by the filer or already taken by the Clerk.

(g) If any papers are not filed on the same day as the petition to commence a bankruptcy proceeding as required by LBR 1007, the Clerk shall notify the filing attorney (or debtor if pro se) of the deficiency. If the deficient papers are not filed within 15 days of service of such notice, the case may be dismissed by the Court without further hearing.

LBR 5005-3
Service of Papers Upon the United States Trustee

(a) In addition to the requirements of the Federal Rules of Bankruptcy Procedure, copies of the following papers shall be transmitted electronically, by CM/ECF to the United States Trustee contemporaneously with their filing with the Clerk:

- (1) all papers (including appeals) filed in a Chapter 7 or 11 case;
- (2) any appeal filed in an adversary proceeding related to a Chapter 7 or 11 case;
- (3) any complaint seeking to except a debt from discharge pursuant to 11 U.S.C. §523; or revoking or objecting to a discharge pursuant to 11 U.S.C. §727;
- (4) any settlement papers filed in connection with an adversary proceeding or a contested matter in a case under Chapter 7 or Chapter 11.

(b) This Local Bankruptcy Rule does not limit the discretion of the Court to require, nor of the United States Trustee to request, the service of additional papers under the Federal Rules of Bankruptcy Procedure.

LBR 5005-4
Electronic Service of Papers upon Parties

(a) *Electronic Service* - When service of a paper is required by the Federal Rules of Bankruptcy Procedure, the Local Bankruptcy Rules, or the Court, service may be accomplished through CM/ECF.

(b) *Service Completed* - Service is deemed complete when the paper is electronically filed with the Clerk through CM/ECF, provided the intended recipient is an ECF Filer.

(c) *Proof of Service* - When proof of service is required to be filed by the Federal Rules of Bankruptcy Procedure, these Local Bankruptcy Rules, or Court order, it shall indicate the method of service (U.S. Mail, private courier, facsimile, electronically, etc.).

(1) If the paper is served through CM/ECF under subparagraph (a) of this Local Bankruptcy Rule, the proof of service must either:

(A) specifically state the words “served via CM/ECF;” or

(B) include a copy of the notice of electronic filing indicating the parties electronically served.

LBR 5011
Withdrawal of Reference

(a) *Form of Request; Place for Filing* - A request for withdrawal, in whole or in part, of the reference of a case or proceeding referred to the Bankruptcy Court, other than a sua sponte request by a bankruptcy judge, shall be by motion filed with the Clerk of the Bankruptcy Court. The motion must clearly and conspicuously state that “RELIEF IS SOUGHT FROM A UNITED STATES DISTRICT JUDGE.”

(b) *Time for Filing* - Except as provided below as to adversary proceedings and contested matters, a motion to withdraw the reference of a whole bankruptcy case shall be served and filed at or before the time first scheduled for the meeting of creditors held pursuant to 11 U.S.C. §341(a). Except as provided below as to contested matters, a motion to withdraw the reference of a whole adversary proceeding or any part of an adversary proceeding shall be served and filed on or before the date on which an answer, reply or motion under Bankruptcy Rule 7012 or 7015 is first due. A motion to withdraw the reference of a contested matter within a case shall be served and filed not later than 15 days after service of the motion, application or objection which initiates the contested matter. Notwithstanding the foregoing, a motion to withdraw the reference may be served and filed not later than 15 days after service of any timely-filed pleading or paper in which the basis for the motion first arises.

(c) *Stay* - The filing of a motion to withdraw the reference does not stay proceedings in the Bankruptcy Court. The procedures relating to stay shall be those set forth in Fed. R. Bankr. P. 5011.

(d) *Designation of Record* - The moving party shall serve on all interested parties and file with the Clerk of the Bankruptcy Court, together with the motion to withdraw the reference, a designation of those portions of the record of the case or proceeding in the Bankruptcy Court that the moving party believes will reasonably be necessary or pertinent to the United States District Court’s consideration of the motion. Within 10 days after service of such designation of record, any other party may serve and file a designation of additional portions of the record. If the record designated by any party includes a transcript of any hearing or trial, or part thereof, that party shall immediately after filing the designation, deliver to the Bankruptcy Court’s electronic court recorder operator or contract court reporter a written request for the transcript and make satisfactory arrangements for payment of its cost. All parties shall take any action necessary to enable the Clerk of the Bankruptcy Court to assemble and transmit the record.

(e) *Responses to Motions to Withdraw the Reference; Reply* - Opposing parties must file with the Clerk of the Bankruptcy Court, and serve on all parties to the matter for which withdrawal of the reference has been requested, their written responses to the motion to withdraw the reference, within 10 days after being served with a copy of the motion. The moving party may serve and file a reply within 10 days after service of a response.

(f) *Transmittal to and Proceedings in United States District Court* - When the record is complete for purposes of transmittal, but without awaiting the filing of any transcripts, the Clerk of

the Bankruptcy Court shall promptly transmit to the Clerk of the United States District Court the motion and the portions of the record designated. After the opening of a docket in the United States District Court, documents pertaining to the matter under review by the United States District Court shall be filed with the Clerk of the United States District Court, but all documents relating to other matters in the bankruptcy case or adversary proceeding or contested matter shall continue to be filed with the Clerk of the Bankruptcy Court.

LBR 5090
Courthouse Conduct

(a) *Solicitation* - Solicitation of business relating to bonds or to employment as counsel is prohibited in the courthouse.

(b) *Loitering* - Loitering in or about the rooms or corridors of the courthouse is prohibited.

(c) *Disruptive Behavior* - Any behavior, group or individual, which impedes or disrupts the orderly conduct of the business of the Court is prohibited.

(d) *Signs* - Cards, signs, placards, or banners shall not be brought into any of the courtrooms or hallways leading to courtrooms or on any floor in which courtrooms are located.

(e) *Enforcement* - The United States Marshal, deputy marshals, and the authorized employees of the courthouse shall enforce this Local Bankruptcy Rule by ejecting violators from the courthouse or by causing them to appear before one of the judges of this Court for a hearing and for imposition of such punishment as the Court may deem proper.

LBR 5091
Photography and Recording

The taking of photographs in any courtroom or its environs in connection with any judicial proceedings, the broadcast of judicial proceedings by radio, television, or other means, or the audio recording of judicial proceedings are prohibited, except that the judicial officer in whose courtroom the proceedings occur may authorize the use of electronic or photographic means for the preservation or presentation of evidence, and the broadcasting, televising, recording or photographing of investitive, ceremonial, or naturalization proceedings. Rules or regulations which may be promulgated by the U.S. Supreme Court pertaining to photography or recording in the courtroom shall be adopted by this Court and shall be deemed incorporated into this Local Bankruptcy Rule.

LBR 6004
Use, Sale or Lease of Property

(a) *Descriptions of Real Property* - Motions, complaints, and orders filed in proceedings relating to the use, sale or lease of real property, or to liens upon such property shall contain:

- (1) both full and complete legal descriptions in recordable form; and
- (2) street addresses.

(b) *Report of Sale.*

(1) *Sale by a Chapter 7 Trustee* - The trustee shall file a report regarding the sale of all real or personal property, tangible or intangible, and shall serve a copy of the report on the debtor and the United States Trustee. The report shall include:

- (A) an itemized statement of the property sold;
- (B) list of bidders;
- (C) the name of each purchaser;
- (D) the price received for each item or lot or for the property as a whole, if sold in bulk;
- (E) the date, time and place of sale;
- (F) a calculation of compensation allowable under the order of appointment of any professional retained to effectuate the sale of the assets;
- (G) copies of the sale advertisement; and
- (H) a summary listing of all sale expenses including but not limited to advertising expenses, sign expenses, labor, per item mailing expenses and postage expenses.

(2) *Sale by a Chapter 13 Debtor* - A Chapter 13 debtor that sells real or personal property, tangible or intangible, shall provide a copy of the closing statement of the sale to the Chapter 13 trustee within 14 days of the sale closing.

LBR 6005
Auctioneers

(a) The Court shall condition approval of any application to employ an auctioneer pursuant to 11 U.S.C. §327 upon proof to the Court of a blanket bond held by the auctioneer in the amount of at least \$100,000.

(b) The Court may increase, decrease, or waive the bond at its discretion.

(c) The bond shall be drawn in favor of the United States and conditioned upon the faithful performance of the auctioneer's duties to the estate.

(d) A proceeding on the auctioneer's bond may be brought in the name of the United States by any party in interest injured by any breach of condition.

LBR 6007
Abandonments

(a) *Notice of Abandonment* - A notice of abandonment pursuant to Fed. R. Bankr. P. 6007(a) approved by the trustee, shall substantially conform to the form appended to these Local Bankruptcy Rules as Exhibit 9.

(b) *Service of Notice of Abandonment* - When a Chapter 7 trustee abandons property pursuant to Fed. R. Bankr. P. 6007(a), service of the notice shall be made by the filing party as follows:

(1) cases in which a report of no distribution has been filed: upon the debtor, debtor's attorney, if any, the United States Trustee, and those parties who have filed a specific request pursuant to subparagraph (c);

(2) cases in which a report of no distribution has not been filed: upon the debtor, debtor's attorney, if any, the United States Trustee, and all creditors.

(c) *Language of Notice* -The Clerk shall insert the following provision in the §341 meeting notice (Official Forms 9A and 9B):

Abandonments – Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment shall file a request with the Court.

LBR 7026
Applicability of
Federal Rule of Civil Procedure 26 to Contested Matters

Unless the Court orders otherwise, Fed. R. Civ. P. 26(a)(1), (d), and (f) applicable through Fed. R. Bankr. P. 9014 shall not apply to contested matters.

LBR 7090
Settlements of Adversary Proceedings

Counsel shall notify the Court immediately upon the settlement of an adversary proceeding. If, by the date set for trial, the attorneys have not submitted an order disposing of the proceeding, then counsel may be required to appear and state the settlement on the record. In any event, counsel shall submit the appropriate order within 10 days. Failure to submit an appropriate order within 10 days may be cause for dismissal.

LBR 8006-1
Designation of Record and Issues on Appeal

(a) When the appellant and appellee file a Fed.R.Bankr.P. 8006 designation of items to be included in the record on appeal and statement of issues to be presented, each designation of the record and statement of issues shall expressly identify the specific items, and designate by case docket entry, those items to be included in the record on appeal and specific issues to be presented.

(b) General catch-all designations for items to be included in the record on appeal such as “all bankruptcy files,” “the entire case and/or proceeding record” are not acceptable and shall result in the record on appeal being considered incomplete. Only that part of the record necessary for the appeal should be designated. Non-specific statements of the issues on appeal are also not acceptable.

(c) Any party who wishes to designate for the record on appeal a trial exhibit or item not appearing in the docket record shall provide to the Clerk and all parties to the appeal a copy of the exhibit or item.

(d) Failure of any party to comply with the foregoing may be grounds for the ultimate dismissal of the appeal and/or cross appeal by the reviewing court.

LOCAL RULE 9004
General Requirements of Form

(a) *Current Bankruptcy Chapter* - On all papers filed with the Clerk after the petition, the debtor's current bankruptcy chapter shall be included in the caption directly below the base case number.

(b) *Designation of Character of Paper* - On all papers filed with the Clerk after the petition, a specific description of the nature of the paper shall be included in the caption in the center of the page after the designation required by subparagraph (c) of this Rule and immediately before the body of the paper. The description shall be as specific as possible and shall include the number of the paper (i.e., first, second, third), if applicable, and the name of the moving party.

(c) *Dates of Filing, Conversion and Dismissal* - Every motion, pleading, or other request for relief shall state the date of filing of the debtor's petition as well as the dates of any subsequent conversion, dismissal, or reinstatement of the case. In complaints or amended complaints governed by Part VII of the Federal Rules of Bankruptcy Procedure, this statement shall be made immediately after the jurisdictional paragraph required by Fed. R. Bankr. P. 7008(a). In an application or motion governed by Fed. R. Bankr. P. 9014, which pertains to contested matters, this statement shall be made in the first paragraph.

(d) *Attorney Information* - Every pleading, motion or other request for relief filed with the Clerk and signed by any attorney shall state the attorney's telephone number, office address, and state bar identification number directly below the attorney's signature or in some other prominent place.

(e) *Orders* - A proposed order shall state the name, address and telephone number of the person who prepared the order. Each order shall have a brief, specific description of the nature of the order and shall include the number of the order, if applicable, and the name of the moving party.

(f) *Forms of Paper* - All papers filed with the Clerk, other than exhibits, official forms and preprinted forms generated by bankruptcy software packages, shall be double-spaced and typewritten in at least 12 point type.

LOCAL RULE 9010-1
Admission, Discipline, Suspension and Disbarment

(a) *Admission, Suspension, and Disbarment* - Except as provided in subparagraph (b) and §304(g) of Pub. L. 103-394, Oct. 22, 1994, 108 Stat. 4106 (providing special rules for child support creditors and their representatives), W.D. Mich. LCivR 83.1 governs the admission, suspension, discipline, and disbarment of an attorney or law student who seeks to practice in the Court, or who is practicing in the Court, as the case may be. An attorney or law student who is admitted to practice in the United States District Court for the Western District of Michigan is admitted to practice in the Court. If a person files a written complaint with the United States District Court for the Western District of Michigan as contemplated in W.D. Mich. LCivR 83.1(k)(ii) (Initiation of Proceedings), and if the allegations in the complaint are related to proceedings before the Court, a copy of the complaint shall be contemporaneously filed with the Clerk.

(b) *Discipline Other Than Suspension or Disbarment* - A bankruptcy judge may impose discipline, except suspend or disbar, any attorney who engages in conduct violating the Rules of Professional Conduct; willfully violates these Local Bankruptcy Rules, the Federal Rules of Bankruptcy Procedure, or orders of the Court; or engages in other conduct unbecoming of a member of the bar of the Court. Prior to the imposition of discipline, the attorney shall be afforded an opportunity to show good cause, within such time as the Court shall prescribe, why the discipline should not be imposed. Upon the attorney's response to show cause, and after hearing, if requested and allowed by the bankruptcy judge, or upon expiration of the time prescribed for a response if no response is made, the Court shall enter an appropriate order.

LBR 9010-2
Representation and Appearances

(a) In all matters and proceedings before this Court, only individuals may appear and represent themselves. All other entities shall be represented by an attorney except as provided by statute or applicable rule to the contrary.

(b) For purposes of filing a proof of claim, participating in a §341 meeting, or filing a reaffirmation agreement, a creditor may be represented by or appear through an attorney or may act on its own behalf.

LBR 9010-3
Pro Hac Vice Admission

The following procedures apply to the admission of attorneys *pro hac vice* in the Bankruptcy Court for the Western District of Michigan:

(1) All attorneys licensed to practice law in the State of Michigan must apply for admission to practice before the United States District Court for the Western District of Michigan and may *not* apply for *pro hac vice* admission.

(2) All attorneys licensed to practice in a state other than Michigan and who maintain a regular office within the State of Michigan must apply for admission to practice before the United States District Court for the Western District of Michigan and may *not* apply for *pro hac vice* admission.

(3) Licensed attorneys not subject to subparagraphs (1) and (2) above may apply for *pro hac vice* admission based upon the following conditions:

(A) An attorney may move for permission to appear and be heard in one specific base case and the contested matters and/or adversary proceedings arising therein;

(B) The motion shall state the attorney's full name, business address, telephone number, email address, professional number, if applicable, and the state in which the attorney is licensed to practice law;

(C) The motion shall identify the other federal (bankruptcy, district, and/or circuit) courts in which the attorney is licensed to practice law;

(D) The motion shall verify that the attorney shall be bound by all rules, practices, and ethics that are applicable to all other attorneys admitted to practice before the United States District Court for the Western District of Michigan.

(4) Upon entry of an order by the Bankruptcy Court granting a motion to appear *pro hac vice*, the attorney admitted shall pay a *pro hac vice* admission fee in the amount of \$35. Said fee shall be made payable to the United States District Court for the Western District of Michigan and tendered to the Clerk of United States Bankruptcy Court for the Western District of Michigan within 10 days of the entry of the order. The Clerk of the United States Bankruptcy Court for the Western District of Michigan shall promptly forward the admission fee to the Clerk of the United States District Court for the Western District of Michigan. "*Pro hac vice* admission fee" shall be noted on the check or money order with the name of the case and the case number.

(5) Failure to pay the *pro hac vice* admission fee shall result in the revocation of the

admission order and further result in the attorney being denied the privilege to appear and be heard in connection with the base case and all contested matters and/or adversary proceedings arising therein.

LBR 9011
**Signatures on Electronically Filed Papers, Declarations Re: Electronic Filing,
and Statement of Social Security Number**

(a) A signature transmitted by facsimile shall be deemed to be an original signature for purposes of Fed. R. Bankr. P. 9011.

(b) Petitions, lists, schedules and statements, amendments thereto, pleadings, affidavits and other papers which must contain original signatures or which require verification under Fed. R. Bankr. P. 1008 or an unsworn declaration as provided in 28 U.S.C. §1746 shall be filed electronically by ECF Filers.

(c) Electronic filing of a petition, pleading, motion, proof of claim or other paper by an ECF Filer shall constitute the signature of that individual for all purposes, including those under Fed. R. Bankr. P. 9011 and 28 U.S.C. §1746, and shall have the same force and effect as if the individual had affixed that individual's signature on a paper copy of the document being filed.

(d) When the petition is filed electronically, the attorney for the debtor(s) shall file a Declaration Re: Electronic Filing with the Court pursuant to the ECF Guidelines. (A copy of the Declaration Re: Electronic Filing is appended hereto as Exhibit 10.)

(e) A completed Official Form B21 (Statement of Social Security Number) shall be submitted to the Court containing the full 9-digit social security number and original signature of each debtor unless a Declaration Re: Electronic Filing is filed containing the social security number of each debtor. If the debtor does not have a social security number, the debtor shall submit Official Form B21 stating that the debtor does not have a social security number. Failure to submit this form within 15 days from the date of the Notice to File Statement of Social Security Numbers shall result in dismissal of the proceeding without further hearing.

(f) The ECF Filer shall retain original signed papers as prescribed in the ECF Guidelines unless the scanned image which is filed with the Court clearly shows the handwritten signature or mark of the person who signed the paper.

(g) A signature on a paper filed with the Court shall be indicated by:

(1) filing a scanned image of the originally signed paper;

(2) filing a scanned image of the signature page of the electronic document; or

(3) affixing “/S/ NAME” to the paper where the handwritten signature or mark would otherwise appear.

(h) In the case of a stipulation or other paper to be signed by two or more persons:

(1) the ECF Filer shall initially confirm that the content of the paper is acceptable to all persons required to sign and shall obtain the actual signature(s) of all parties signing;

(2) the ECF Filer shall then file the paper electronically, indicating the signatures in accordance with subparagraph (f), above;

(3) the ECF Filer shall retain the original in accordance with subparagraph (f), above.

LBR 9013-1
Allowance of Compensation and Reimbursement of Expenses
For Court-Appointed Professionals

(a) Professional persons shall be appointed by the Court pursuant to 11 U.S.C. §§328 and 330(a)(1) and Fed. R. Bankr. P. 2016. The burden of proof regarding all fee applications submitted by court-appointed professionals shall be upon the applicant.

(b) Each application shall succinctly itemize each activity, the date of the activity, the professional who performed the work, a description of both the nature and substance of the work and the time expended thereon. Records providing no explanation of activities performed shall be deemed inadequate and therefore noncompensable.

(c) In order for time spent on activities such as court appearances, preparation for court appearances, conferences, telephone calls, drafting documents, and research to be compensable, the nature and purpose of the activity must be noted. Time entries for telephone calls shall list the person with whom the applicant spoke and give a brief description of the conversation. Time entries for correspondence shall state the addressee and give a brief explanation of the contents. Time entries involving documents shall specify the specific document. Time entries for legal research shall describe the matter or proceeding researched, and the general legal issue.

(d) Applicants shall not attempt to circumvent minimum time requirements or any detail requirement by “lumping” or “bunching” a number of activities into a single entry. Each type of service shall be listed with a corresponding specific time allotted.

(e) Time entries with unexplained abbreviations are noncompensable. Where abbreviations are used, an appendix explaining the abbreviations shall be attached. Where computer time sheets are submitted to substantiate entries, a code key must be supplied, or the application will not be considered. In more complex petitions, a glossary of persons involved may be helpful.

(f) All applications shall state the case filing date, the chapter, whether conversion has occurred, and the date of conversion. The application must state the amount of any retainer paid, as well as the date of each previous application, the amount of compensation and expenses requested, the amount of compensation and expenses approved, the date of approval, and the amount received. The application shall also indicate the total hours charged and give a summary of the hours and hourly rate charged by each professional.

(g) If more than one professional has charged time for activities such as intra-office conferences or joint court appearances, the applicant shall explain the need for each professional’s participation in the activity.

(h) All time listed shall represent the actual time required to perform the activity and should be stated in tenths (.10) of an hour. “Rounding up” of time or minimum time increments of .25 hours is not permitted.

(i) Rates charged must be commensurate with the level of skill required for a particular task; for example, attorney rates or paralegal rates may not be charged for nonlegal work, such as copying or delivering documents, preparing or filing proofs of service, or for trustee duties generally performed without the assistance of an attorney. When paralegals are utilized to perform legal services for an estate, they may be compensated as paraprofessionals rather than treated as an overhead expense.

(j) No fees shall be allowed for general research on law well known to practitioners in the area of law involved.

(k) Reasonable time spent by an attorney in preparing and reviewing an application for compensation may be compensable.

(l) The Court shall determine whether tasks have been performed within a reasonable number of hours and whether the requested hourly rate is reasonable based upon the customary rate charged by experienced practitioners.

(m) The Court shall not allow compensation for services which do not benefit the debtor's estate; for example, fees for reading the work product of another attorney simply as a matter of interest or performing legal services mainly beneficial to the debtor, or the debtor's principals.

(n) An application for reimbursement of expenses shall list each expense, its date incurred/paid, and a description of the nature and purpose of the expense. For example, requests for mileage must include the date, destination, miles, per mile rate, and the reason for the trip.

(1) Professionals should utilize the most economical method for necessary expenses; for example, coach air fare, moderately priced accommodations, and commercial firm duplication for large numbers of copies.

(2) Courier service, express mail service and fax transmissions should not be used routinely, but, if used, should be as a result of justifiable reasons including time constraints.

(o) For compensation in cases filed pursuant to Chapter 13, see LBR 2016(a)(4)(F).

(p) The Court may consider applications for fees and expenses on a notice and opportunity to object basis as authorized by LBR 2016. The Court may, sua sponte and without notice of hearing, or upon the motion of any party in interest or the United States Trustee after notice and hearing, order that payment of all, or some portion of allowed interim fees be withheld for a specified period of time. Whenever payment of an applicant's fee has been deferred by the Court without a hearing, that applicant may file at any time a motion to rescind or modify deferral. Motions to rescind or modify deferral shall be set for hearing.

(q) The reasonableness of the work done and the fee charged may depend upon the results attained. An attorney may need to estimate, as to each prospective matter or proceeding, the probability of success, the amount to be realized and the overall benefit to creditors.

LBR 9015
Jury Trials

(a) *Applicability of Certain Federal Rules of Civil Procedure* - Fed. R. Civ. P. 38, 39, and 47-51, and Fed. R. Civ. P. 81(c) insofar as it applies to jury trials, apply in this Court's cases and proceedings, except that a demand made under Fed. R. Civ. P. 38(b) shall be filed in accordance with Fed. R. Bankr. P. 5005.

(b) *Consent* - If the right to a jury trial applies and a timely demand has been filed under Fed. R. Civ. P. 38(b), in accordance with W.D. Mich. LCivR 83.2(c) specially designating that all bankruptcy judges of this district may conduct jury trials as designated therein, the parties may consent to have a trial by jury conducted by a bankruptcy judge under 28 U.S.C. §157(e) by jointly or separately filing a statement of consent no later than the date set for the filing of a Joint Final Pretrial Order.

LBR 9017
Teleconferencing and Videoconferencing

(a) The Court in its discretion may permit any party or witness to appear at any proceeding before the Court by teleconference or video conference.

(b) Unless the Court orders otherwise, application therefor may be made informally and without a written request provided timely notice is given to the other parties.

(c) The Court may grant such request without a written order.

LBR 9021
Entry of Orders and Judgments

(a) Unless otherwise directed by the Court, orders and judgments shall be prepared in writing by the prevailing party.

(b) The prevailing party shall serve copies of orders and judgments on required parties promptly after entry by the Court and shall file a proof of service with the Clerk attesting to such service.

LBR 9029
General Provisions

(a) *Prior Rules Superseded* - These Local Bankruptcy Rules provide standardized procedures for the convenience of the bench and bar. They supersede all previous Local Bankruptcy Rules and Administrative Orders.

(b) *Administrative Orders* - Should any matter of practice or procedure require the attention of the Court prior to amendment of these Local Bankruptcy Rules, the Court may enter an administrative order which will have the same force and effect as the Local Bankruptcy Rules. The Clerk shall maintain a file of such administrative orders entered by the Court and shall date and number them chronologically. Administrative orders shall be posted for public inspection in the office of the Clerk and on the Court's Internet Web site at www.miwb.uscourts.gov.

(c) *Technical Corrections* - Technical corrections to these Local Bankruptcy Rules may be made by the Court at any time. Notice of such shall be provided on the Court's Internet Web site at www.miwb.uscourts.gov and posted in the Clerk's office.

(d) *Suspension or Modification* - Any judge of this Court may suspend or modify a requirement or provision of any of these Local Bankruptcy Rules in a particular case, adversary proceeding, or contested matter on the Court's own motion or on motion of a party.

EXHIBIT 1

Exhibit 1

Preparation of Creditor Matrix

The following instructions will guide you to correctly format a creditor matrix and save it as a **.txt** file to upload in to the court's Case Management/Electronic Filing (CM/ECF) System or for filing over-the-counter.

A creditor matrix shall contain each creditor's name and mailing address. This information is used for noticing and also for claims information when applicable.

Uploading in to CM/ECF: The creditor matrix must be in an ASCII file format with an appropriate text extension such as **.txt** before it can be successfully uploaded into the CM/ECF system. (If you have access to Notepad, it will automatically save matrices in **.txt** format).

Filing Matrix Over-The-Counter: The matrix must list all creditors in a single column down the center of the page.

Creditor Matrix Specifications: (Do not include the name and address of the debtor(s) and/or attorney for the debtor on the matrix)

- ◆ When preparing a matrix, there **must** be at least one blank line separating each creditor.
- ◆ The name and address of each creditor cannot be more than 5 lines.
- ◆ Each line may contain no more than 40 characters including blanks.
- ◆ One or more spaces in the first position of the address will cause that particular creditor to not be placed on the matrix.
- ◆ Do not use special characters such as ~, ½ or ^.
- ◆ Account numbers or "attention" lines should be reflected on the second address line.
- ◆ City, State & Zip Code must appear on the last line.
- ◆ Nine-digit ZIP codes must contain a hyphen which separates the first five digits from the last four digits.
- ◆ All states must be two-letter, standard postal abbreviations.
- ◆ Do not include page numbers, headers, footers, etc.
- ◆ Only the following fonts are acceptable:

Courier, Helvetica, Arial or Times New Roman

Exhibit 2

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

IN RE:

Case No.: _____

Debtor(s)

Verification of Creditor Matrix

I(we), hereby declare, under penalty of perjury, that the attached list of creditors
is true and correct to the best of my(our) knowledge.

Date: _____

Attorney for the Debtor(s)

At: _____

- OR -

Debtor

Joint Debtor (if any)

Exhibit 3

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN

IN RE: _____

Case No.: _____
Chapter 7

Debtor(s)

ASSET PROTECTION REPORT

Pursuant to Local Bankruptcy Rule 1007-2(c), debtors filing Chapter 7 petitions and debtors in cases converting to Chapter 7 must file an Asset Protection Report giving information about the status of insurance coverage on assets in the estate. The back of this page shall be completed with the following information: (1) description of the asset and location; (2) the debtor's insurance agent for the asset, or if none, the insurance underwriter; (3) the policy limit of the policy with respect to the asset; (4) the expiration date of the policy and (5) if the asset is secured, the name of the secured party and whether the debtor insures the interest of that party. If the debtor has sufficient insurance coverages to protect any exemptible interest in real or personal property or does not want the trustee of the estate to use estate funds to procure such coverages, the debtor(s) may sign the waiver below.

Debtors are requested to provide the trustee with copies of all insurance policies and/or declarations representing each insurable asset with fifteen (15) days of the filing of the petition.

REQUEST TO TRUSTEE
NOT TO INSURE EXEMPTIBLE ASSETS

I(we) declare, under penalty of perjury, I(we) intend to provide insurance protection for any exemptible interests in real or personal property in this estate, and I request that the trustee not expend estate funds to procure insurance coverage for my exemptible assets.

Date: _____

Debtor

At: _____

Date: _____

Joint Debtor (if any)

At: _____

| Type of Asset | Description & Location | Name & Address of Insurance Agent or Underwriter | Policy Limit and Expiration Date | Secured Parties Do you insure their interest? |
|--|------------------------|--|----------------------------------|--|
| Real Property (Include any property in which the debtor has an interest, including leased property if the lease requires the debtor to maintain insurance coverages) | | | | |
| Personal Property 1. Household Goods 2. Motor Vehicles 3. Boats, Motors, Snowmobiles, etc. 4. Livestock 5. Equipment & Fixtures 6. Inventory 7. Misc. Other Property | | | | |

Date: _____

Debtor

Joint Debtor (if any)

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer

Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

X
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Printed Name(s) of Debtor(s)

Case No. (if known)

X
Signature of Debtor Date

X
Signature of Joint Debtor (if any) Date

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

**Certificate Regarding Applications For Attorney
Fees Beyond the "No Look" Fee
In Accordance with LBR 2016(e)(6)(C)**

I, _____ hereby certify that I have attended the below-referenced seminar(s) and/or obtained certification by the American Board of Certification in accordance with LBR 2016(e)(6)(C) and this court's fee memorandum effective January 1, 2006.

Bankruptcy Educational Seminar(s) Attended:

| Date(s) of Attendance | Description of Seminar(s) (i.e.: FBA, ABI, etc.) |
|-----------------------|---|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

American Board of Certification:

Date of Certification: _____

Date: _____

Attorney Name
Address
Telephone Number
Bar ID: _____

Exhibit 6

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN

IN RE: _____

Case No.: _____

Debtor(s) _____

**NOTICE TO CREDITORS AND OTHER PARTIES IN
INTEREST OF APPLICATION FOR PROFESSIONAL
FEES PURSUANT TO FED. R. BANKR. P. 2016 AND
NOTICE OF THE RIGHT TO OBJECT**

Notice is hereby given that the following professional persons have made application to the Bankruptcy Court for the allowance of fees and expenses as listed below:

| Professional (Name & Address) | Fees Requested | Expenses Requested | Fees Previously Allowed by Court |
|----------------------------------|-------------------|-----------------------|-------------------------------------|
|----------------------------------|-------------------|-----------------------|-------------------------------------|

PLEASE NOTE: The application is available for public review at the Clerk's Office, One Division North, Grand Rapids, Michigan, Monday through Friday from 8:00 a.m. - 4:00 p.m. No hearing will be set before the Court unless a written objection to this application is timely filed with the Clerk of the Bankruptcy Court. If you have any objection, you have 20 days from the date of service of this notice in which to file such written objection. In the event an objection is filed, a subsequent notice will be sent to you of the date, time and location of the hearing on the objection.

ANY OBJECTION MUST BE TIMELY FILED WITH:

United States Bankruptcy Court
One Division North
Grand Rapids, MI 49503
[Use Marquette address if applicable]

A COPY OF ANY OBJECTION MUST ALSO BE SENT TO:

[Name & Address of the Applicant or attorney for Applicant]

Date Notice Served: _____

Applicant or Attorney _____

**MEMORANDUM REGARDING ALLOWANCE OF COMPENSATION
AND REIMBURSEMENT OF EXPENSES
FOR COURT-APPOINTED PROFESSIONALS**

AS AMENDED EFFECTIVE JANUARY 1, 2006

Parties in interest have continued to lodge objections to applications for the allowance of compensation and reimbursement of expenses. In an attempt to reduce the number of these objections, the judges of this court have determined that it is in the interests of all debtors, creditors, their respective attorneys, and other parties in interest, including the United States Trustee, that the following general guidelines respecting the context of fee applications be established and published.

1. Professional persons are appointed by the United States Bankruptcy Court for the Western District of Michigan, pursuant to 11 U.S.C. §§ 328 and 330(a)(1) and FED. R. BANKR. P. 2016. The burden of proof regarding all fee applications submitted by court-appointed professionals is imposed upon the applicant.
2. An application must succinctly itemize each activity, the date of the activity, the professional who performed the work, a description of both the nature and substance of the work, and the time expended thereon. Records providing no explanation of activities performed will be deemed inadequate and therefore noncompensable.
3. In order for time spent on activities such as court appearances, preparation for court appearances, conferences, telephone calls, drafting documents, and research to be compensable, the nature and purpose of the activity must be noted. Time entries for telephone calls must list the person with whom the applicant spoke and give a brief description of the conversation. Time entries for correspondence must state the addressee and give a brief explanation of the contents. Time entries involving documents must specify the specific document. Time entries for legal research must describe the matter or proceeding researched, and the general legal issue.
4. Applicants shall not attempt to circumvent minimum time requirements or any detail requirement by "lumping" or "bunching" a number of activities into a single entry. Each type of service must be listed with a corresponding specific time allotted.
5. Time entries with unexplained abbreviations are noncompensable. (Where abbreviations are used, an appendix explaining the abbreviations shall be attached.) Where computer time sheets are submitted to substantiate entries, a code key must be supplied, or the application will not be considered. In more complex petitions, a glossary of persons involved may be helpful.

6. All applications shall state the case filing date, the chapter, whether conversion has occurred, and the date of conversion. The application must state the amount of any retainer paid, as well as the date of each previous application, the amount of compensation and expenses requested, the amount of compensation and expenses approved, the date of approval, and the amount received. The application must also indicate the total hours charged and give a summary of the hours and hourly rate charged by each professional.
7. If more than one professional has charged time for activities such as intra-office conferences or joint court appearances, the applicant must explain the need for each professional's participation in the activity.
8. All time listed must represent the actual time required to perform the activity and should be stated in tenths (.10) of an hour. "Rounding up" of time or minimum time increments of .25 hours is not permitted.
9. The rates charged must be commensurate with the level of skill required for a particular task; for example, attorney rates or paralegal rates may not be charged for nonlegal work, such as copying or delivering documents, preparing or filing proofs of service, or for trustee duties generally performed without the assistance of an attorney. When paralegals are utilized to perform legal services for an estate, they may be compensated as paraprofessionals rather than treated as an overhead expense.
10. No fees shall be allowed for general research on law well known to practitioners in the area of law involved.
11. Reasonable time spent by an attorney in preparing and reviewing an application for compensation may be compensable.
12. The court will consider whether tasks performed within a reasonable number of hours and whether the requested hourly rate is reasonable based upon the customary rate charged by experienced practitioners.
13. The court will not allow compensation for services which do not benefit the debtor's estate; for example, fees for reading the work product of another attorney simply as a matter of interest or performing legal services mainly beneficial to the debtor, or the debtor's principals.
14. An application for reimbursement of expenses must explicitly list each expense, its date incurred/paid, and a description of the nature and purpose of the expense. For example, requests for mileage must include the date, destination, miles, per mile rate, and the reason for the trip. Professionals should utilize the most economical method for necessary expenses; for example, coach air fare moderately priced accommodations, and commercial firm duplication for large numbers of copies. Courier service, express mail service and fax transmissions

should not be used routinely, but, if used, should be as a result of justifiable reasons including time constraints.

15. In chapter 13 cases filed prior to October 17, 2005, the court may approve compensation of a debtor's attorney in an amount not to exceed \$1,800.00 for services rendered through confirmation, without the necessity of filing an itemized statement of services rendered, provided an agreement is filed with the court which sets forth the agreed-upon fee for such pre-confirmation services. This is not an "entitlement;" in simple straightforward consumer cases, an attorney should request less than the \$1,800.00 "no-look" fee. The required agreement shall be executed between the debtor and the debtor's attorney. If services with a reasonable value in excess of \$1,800.00 are preformed for which the attorney wishes payment, the attorney shall file an itemized fee application as required herein covering both the initial \$1,800.00 awarded (summarized from the commencement of representation) as well as the additional fees requested. Once reviewed, the court may award fees in excess of \$1,800.00.
16. Due to the additional work required by the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA) to shepherd a chapter 13 case through confirmation, and the court's extreme interest in promoting and rewarding attorney education, the court shall implement an experimental one year sliding scale program for the awarding of chapter 13 debtor attorney's fees in chapter 13 cases filed on or after October 17, 2005. Commencing January 1, 2006 and ending December 31, 2006, the court may approve a "no look" fee in an amount not to exceed \$2,400.00 for services rendered through confirmation. Attorneys who have and continue to attend bankruptcy educational seminars during the year immediately prior to the date the chapter 13 was filed and who certify in writing as to the seminar(s) attended, e.g., FBA Bankruptcy Seminar, ABI Central States, etc., and thus have attained chapter 13 expertise, may be awarded a "no look" fee up to \$2,600.00 for services rendered through confirmation. Attorneys who are or become certified by the American Board of Certification ("ABC") may be awarded a "no look" fee up to \$2,900.00. These fees are not "entitlements" as there still may be simple straightforward consumer cases in which the attorney should request and will be awarded less than the "no look" fees referenced here. As indicated in Paragraph 15, attorneys are still required to file with the court a copy of the fee agreement executed between the debtor and the debtor's attorney. If services are performed with a reasonable value in excess of these "no look" fees and are documented by the filing of an itemized fee application covering both the initial "no look" fee awarded and the additional fees requested, upon review, the court may award fees in excess of the "no look" fees here referenced.
17. The court may consider applications for fees and expenses on a notice and opportunity to object basis as authorized by the Local Bankruptcy Rules for the Bankruptcy Court for the Western District of Michigan. The court may, sua sponte and without notice of hearing, or upon the motion of any party in interest

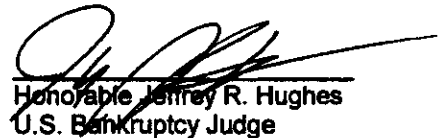
or the United States Trustee after notice and hearing, order that payment of all, or some portion of, allowed interim fees be withheld for a specified period of time. Whenever payment of an applicant's fee has been deferred by the court without a hearing, that applicant may file at any time a motion to rescind or modify deferral. Motions to rescind or modify deferral shall be set for hearing.

18. *Attorneys should keep in mind that in most cases the reasonableness of the work done and the fee charged will depend upon the results attained. A part of the service to be performed by an attorney is to estimate, as to each prospective matter or proceeding, the probability of success, the amount to be realized and the overall benefit to creditors.*

The court will consider applications for allowance of compensation and reimbursement of expenses which comport with the guidelines set forth in this memorandum.


Honorable Jo Ann C. Stevenson
Chief U.S. Bankruptcy Judge


Honorable James D. Gregg
U.S. Bankruptcy Judge


Honorable Jeffrey R. Hughes
U.S. Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

IN RE:

Case Number: _____

Date of Filing: _____

Chapter 7

Debtor(s)

DEBTOR'S MOTION TO DEFER ENTRY OF DISCHARGE

Pursuant to Fed. R. Bankr. P. 4004(c)(2), the undersigned requests that this Court issue an order deferring entry of a Discharge pursuant to 11 U.S.C. § 727 for:

- ☐ For 30 days after entry of the Order approving Debtor's Motion to Defer Entry of Discharge.
- ☐ Until _____

Date: _____

Debtor/Debtor's Attorney

Joint Debtor(if any)/Attorney

ORDER

- ☐ Denied.
- ☐ Granted.

Date: _____

Daniel M. LaVille, Clerk of Court

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN

IN RE:

CASE NO.: _____

Debtor(s) _____/

NOTICE OF RIGHT TO DEMAND HEARING, ABANDONMENT OF PROPERTY,
AND ORDER DISALLOWING SECURED CLAIMS

The undersigned Trustee intends to abandon the property listed below which is either burdensome or of inconsequential value to the estate:

IN ACCORDANCE with Section 554 the above property will be deemed abandoned on the sixteenth (16th) day after the date of service shown below, unless a written objection to said abandonment and request for hearing thereon is filed with the U. S. Bankruptcy Court, Western District of Michigan, One Division Ave N, Room 200, Grand Rapids, Michigan 49503 prior to said date. In the event such an objection and request for hearing is filed, a date and place of hearing will be set and further notice given to interested parties.

IT IS REQUESTED that a copy of this notice be served upon all parties in interest listed in the court records of this case.

Trustee _____

IT IS HEREBY ORDERED that if no objection to the abandonment is filed as provided above, without further order of this court, any secured claim now filed claiming a security interest in the above property is disallowed because of the abandonment. Such secured creditors will have thirty (30) days from the date of service indicated below to file a proof of claim as an unsecured creditor, provided such creditor is entitled to assert a claim for the unpaid balance following repossession of the security, or such creditor may file its estimated deficiency claim within the aforesaid time subject to amendment prior to closing of the estate showing exact deficiency balance due.

Clerk _____

Served upon all creditors and interested parties listed on case matrix by: _____

Date served: _____

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MICHIGAN

In Re:

Bankruptcy Case No.: _____

Debtor(s)/

DECLARATION RE: ELECTRONIC FILING

PART I - DECLARATION OF PETITIONER:

I _____ and _____, the undersigned debtor(s), corporate officer, partner, or member, hereby declare under penalty of perjury that the information I have given or will give my attorney and the information provided in the electronically filed petition, statements and schedules is true and correct. **I declare under penalty of perjury that the Social Security Number(s) indicated below, as electronically transmitted with my petition, is(are) true and correct.** I consent to my attorney sending my petition, this declaration, statements and schedules and any future amendments of these documents to the United States Bankruptcy Court, United States Trustee and Panel Trustee. I understand that this **DECLARATION RE: ELECTRONIC FILING** is to be filed with the Clerk after the petition has been filed electronically but, in any event, no later than 5 business days after the petition has been filed. I understand that failure to file the signed original of this **DECLARATION** will cause my case to be dismissed without further notice.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of 11 United States Code, understand the relief available under each such chapter, [and choose to proceed under chapter 7]. I request relief in accordance with the chapter specified in the petition.

[If petitioner is a corporation, partnership or limited liability entity] I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in this petition.

Dated: _____
Debtor
Joint Debtor
Soc. Sec. No.: _____
Soc. Sec. No.: _____

Dated: _____
Authorized Corporate Officer, Partner, or Member

PART II - DECLARATION OF ATTORNEY:

I declare under penalty of perjury that I have reviewed the above debtor's[s] petition, schedules, statements and that the information is complete and correct to the best of my knowledge. The debtor(s) signed this Declaration before I submitted the petition, schedules and statements. I will retain all petitions, schedules, statements, amendments, and pleadings filed with the court which contain the debtor's original signature. I will give the debtor(s) a copy of all pleadings and information to be filed with, or received from, the United States Bankruptcy Court, and have complied with all other requirements of this Court. I have informed the individual petitioner that [he and/or she] may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each such chapter. This declaration is based upon all information of which I have knowledge.

Dated: _____ Signed: _____
Attorney for Debtor(s), Michigan Bar No.
Attorney Address/ E-mail Address
Attorney Phone No./ Fax No.

(FILE ORIGINAL WITH COURT. DO NOT FILE ELECTRONICALLY)